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(71) Applicants:  
• FUJITSU LIMITED  
Kawasaki-shi, Kanagawa 211-8588 (JP)  
• The Sakura Bank, Ltd.  
Chiyoda-ku, Tokyo 102-0074 (JP)

(72) Inventors:  
• Mori, Nobuyuki  
Kawasaki-shi, Kanagawa 211-8588 (JP)  
• Morita, Michihiko  
Chiyoda-ku, Tokyo 102-0074 (JP)  
• Oki, Masanao  
Chiyoda-ku, Tokyo 102-0074 (JP)  
• Hirota, Takaaki  
Chiyoda-ku, Tokyo 102-0074 (JP)

(74) Representative: Stebbing, Timothy Charles et al  
Haseltine Lake & Co.,  
Imperial House,  
15-19 Kingway  
London WC2B 6UD (GB)

(54) Electronic commerce settlement system

(57) In an electronic commerce settlement system, a processing unit (3) in a financial institution freezes an account balance at a request from a purchaser, generates provisional settlement money, that is, money information, and transmits the money to a purchaser's processing unit (1). The purchaser's processing unit (1) transmits a goods order request and provisional settle-

ment money to a seller's processing unit (2). The processing unit (3) in the financial institution makes a final settlement for the provisional settlement money based on a final settlement admission request from the purchaser who received goods and a final settlement request from the seller who received the provisional settlement money.

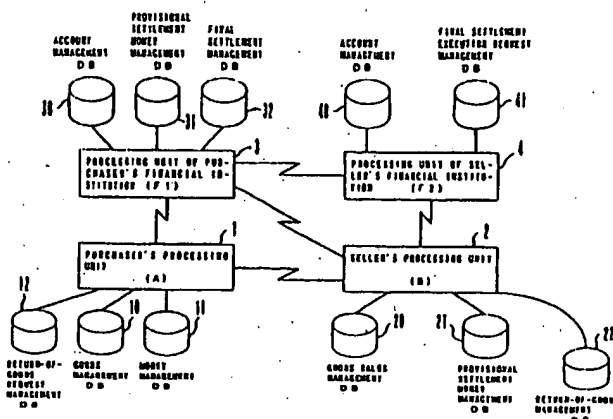


FIG. 1

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Application Number  
EP 98 30-0799

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A	SIRBU M ET AL: "NETBILL: AN INTERNET COMMERCE SYSTEM OPTIMIZED FOR NETWORK DELIVERED SERVICES", DIGEST OF PAPERS OF THE COMPUTER SOCIETY COMPUTER CONFERENCE (SPRING) COMPCON, TECHNOLOGIES FOR THE INFORMATION SUPERHIGHWAY SAN FRANCISCO, MAR. 5 - 9, 1995, NR. CONF. 40, PAGE(S) 20 - 25, INSTITUTE OF ELECTRICAL AND ELECTRONICS ENGINEERS XP000577034 ISBN: 0-7803-2657-1 * page 20, right-hand column, paragraph 3 - page 23, left-hand column, paragraph 5 * * figures 1, 2 * --- -/-	53, 56, 62-69	TECHNICAL FIELDS SEARCHED (In I.C.I.8) G07F G06F
The present search report has been drawn up for all claims			
Place of search THE HAGUE		Date of completion of the search 16 July 1999	Examiner Bocage, S
CATEGORY OF CITED DOCUMENTS X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons A : member of the same patent family, corresponding document			

EPO FORM 1503 (01/98) (P/C/01)



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# EUROPEAN SEARCH REPORT

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<p><b>CATEGORY OF CITED DOCUMENTS:</b></p> <p>X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document</p> <p>T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons &amp; : member of the same patent family, corresponding document</p>			

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